

SCHOLARSHIP SAVIOUR PRESENTS THE OPPORTUNITY TO INVEST IN YOUR CHILDRENS' FUTURE BY USING OUR SPECIAL SCHOLARSHIP SAVIOUR SYSTEM.

More details can be found online at www.scholarshipsaviour.com.au



* furnishings not included

TYNE ON UNLEY

U2 & U4, 3 TYNE PLACE
UNLEY SA 5061

2 APARTMENTS AVAILABLE
All 2 bedroom, 2 bathroom, 1 carpark

UNLEY SUBURB PROFILE



Unley is an inner-southern suburb of Adelaide, South Australia. The relatively wealthy area lies within the City of Unley. The suburb is the home of the Sturt Football Club, an SANFL team. Unley neighbours the Parklands, Fullarton, Hyde Park, Malvern, Parkside, Wayville.

The boundaries of Unley are Greenhill Road (north), Unley Road, Maud Street and Windsor Street (east), Cremorne Street and Opey Avenue (south) and King William Road (west).

Unley is located approximately 1km south of the Adelaide CBD, with numerous shops, schools, transport and reserves within a 1km radius. It is an established metropolitan suburb with a mixture of residential, retail and commercial uses surrounding the property of various style and amenity.

TYNE ON UNLEY

The property is located adjacent a small park, and is surrounded by mostly new dwellings. Charles Walk provides bicycle and pedestrian access to both Unley Road (450m) and King William Road (250m).

There are six apartments on 3 levels with a central lift and stairwell separating the apartments on the same level.

Apartment 2 on the ground floor has 1 patio area and Apartment 4 on the first floor has 1 balcony. The balcony/patio areas are accessed through large sliding glass doors.

The property was built by Marshall & Brougham, a premier Adelaide building company established in 1948. The properties were completed on 12 January 2011.

Inclusions are detailed on the following page and include high quality appliances and finishes.

All apartments are currently leased on 12 monthly terms.

PARKS & LEISURE CENTRES

- Adelaide Airport (7km)
- Royal Adelaide Showgrounds
- Park Lands (700m)
- Golf courses (within 5km)
- Adelaide Oval (3.5km)
- Cinemas (2km)
- Glenelg Beach (9km)
- Morphettville Race Course (6km)
- Clipsal V8 Race Track (2.5km)
- Unley Swimming Centre (500m)

SCHOOLS

- Parkside Primary School (1.5km)
- Goodwood Primary School (1.2km)
- Annesley College (750m)
- Pulteney Grammar School (1.4km)
- Christian Brothers College (2.3km)
- Eynesbury College (2.2km)
- Prince Alfred College (3km)
- St Peter's College (4km)
- Urbrae Agricultural High School (3km)
- Adelaide High School (2.7km)
- Scotch College (4.1km)
- University of Adelaide (3km)
- Uni SA (West) (2.8km)
- Uni SA (Magil) (7.8km)
- Flinders University (8.5km)

SHOPPING CENTRES

- Unley Shopping Centre incl Woolworths and Coles (500m)
- McDonalds (2.2km)
- KFC (1.5km)
- Rundle Mall (2.7km)
- Burnside Village Shopping Centre (3.6km)

PUBLIC TRANSPORT

- Buses
There is regular bus transport to Adelaide.
- Trams
There is a tram stop 600m, providing regular services to Adelaide and Glenelg.
- Trains
There is a train stop 1.6km, providing regular services to Noarlunga to the south and Adelaide.

HOSPITALS

- Women's & Children's Hospital (4.2km)
- Calvary Hospital North Adelaide (7km)
- St Andrew's Hospital (1.9km)
- Wakefield Hospital (2.1km)
- Ashford Hospital (2.1km)
- Royal Adelaide Hospital (3km)
- Flinders Medical Centre (8.5km)

INCLUSIONS

Information supplied by Misho+Associates (Architects)



ADDED QUALITY TO THE APARTMENTS:

- › Full height built in joinery to all bedrooms
- › Built in linen cupboard to each apartment
- › Two bathrooms, one being an ensuite
- › Each apartment has its own internal laundry facility
- › Mechanical Lift servicing all levels
- › Miele gas 4 burner hot plate
- › Miele ducted extractions (Ducted to external)
- › Miele micro wave
- › Miele oven
- › Miele dish washer
- › Position for large two door fridge in kitchen
- › Acoustical membrane under all tiles in kitchen, lounge and corridor spaces
- › Large format tiles to the floor of living spaces and on the bathroom walls
- › All internal PVC pipework has been lagged in acoustic lagging material to suppress water movement in pipes
- › Solid core doors to all internal doors with stainless steel hinges and screws
- › 38 oz carpet with a mix of 80/20 on Dunlop Extra underlay
- › Australian made stainless steel door hardware
- › Australian made stainless steel toilet fixtures
- › Ceiling mounted fans in bedrooms with adjustable speeds
- › Individual split air conditioning systems to each apartment located on the roof
- › Individual gas instantaneous hot water systems for each apartment located on the roof
- › Drought tolerant garden that is low maintenance and requires no irrigation system
- › One external car space with direct access off Tyne Place
- › Lift shaft isolates the two apartments from each other



Floor layout of Unit 2 & 4

Area	= 80.0m ²
Balconies	= 7.0m ²
Total	= 87.0m ²

- › All windows and doors to the balconies come with flyscreen mesh
- › All windows have window winders and are lockable for security
- › There is an independent security system hardwired into each apartment
- › Intercom system from the front door to each apartment
- › Free to air aerial located on the roof and for use by all apartments and hard wired to each apartment

HOW IT WORKS?

The current tax system seems to epitomise Kerry Packer's words...

"Anyone who doesn't minimise their tax needs their head read."

At Scholarship Saviour we analyse your income and come up with the right strategy, based on your individual circumstances – and then adapt if circumstances change.

If you are from a 'middle class' family, you are penalised. Those people considered to be a minority or from a disadvantaged background have advantages over the hard-working middle class family.

The fact is, if you have money in the bank you pay tax on it, based on your earnings. For example, if you pay a tax rate of 45 cents in the dollar, your money in the bank currently earns 3.5% – then after tax you get a return of approx 2%.

Conversely, if you borrow money for investing you get a tax deduction on the interest that you pay. So if you borrowed say \$50,000 at 6% your interest would be \$3,000 p.a. The \$3,000 interest bill would then attract a tax deduction of \$1,350 based on 45% tax bracket. If you were to invest that money in an investment property you would get a return. However, with Scholarship Saviour we use existing tax rules and can direct that money to your children, which will then be tax free.

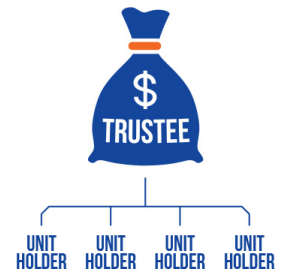
Through smart tax lawyers and accountants we source the best advice. As an individual seeking this advice, you would find the costs prohibitive. We have secured the advice for families at low cost, because we can spread out the tax advice over a group of people in similar situation.

TRUST STRUCTURE

This structure gives direct ownership of the investment.

A Family Trust can be for people who have a business, but even people who are PAYE can have a family trust, depending on circumstances.

A Unit Trust is where property is held by a unit trust that owns the property and you are a unit holder in the trust. This is similar to a company, where the company has greater flexibility.



ONGOING MAINTENANCE AND SECURITY

Once you become a client of Scholarship Saviour you need to allow us to do your tax return. We need to do this because the people who do simple tax returns don't understand some of the more complex questions and how to answer them.

Scholarship Saviour can also assist parents who are separated and need to sort their financial matters, especially around maintenance. Using a template, we have a clause in the deed that quarantines the investment. It cannot be used for any purpose other than using it to educate the children. We can vary the deed once the child has reached the age of 18, at which age the young person can work part time without affecting this arrangement. Should educational plans change, we can amend the deed to take in these changing circumstances.

TEN YEAR GROWTH

Real estate is a proven performer over time. It also provides a monthly income to offset the loan taken on property.

There is a general belief that real estate doubles every seven years. At Scholarship Saviour we are more conservative and work on every 10 years.

Scholarship Saviour is designed for a 10 year plan, as is seen in this example.

With the help of Scholarship Saviour, you can also give your child the chance to own their own home much sooner. Without the burden of HECS, you can kick start their journey into home ownership – a real head start for future financial success.

Forward planning now could also give your child the freedom to focus solely on studying, hopefully leading to even better academic results. You will also reduce the pressure to pay off higher education fees when full time work begins.

